In re:
David Pierson
Jennifer Lynne Pierson
Debtors

Case No. 20-11779-jps Chapter 7

CERTIFICATE OF NOTICE

District/off: 0647-1 User: admin Page 1 of 2 Date Rcvd: Apr 01, 2020 Form ID: 309A Total Noticed: 39

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Apr 03, 2020.
                     +David Pierson, Jennifer Lynne Pierson, 1445 Nichols Ave,
+Ally Financial, 500 Woodward Ave, Detroit, MI 48226-3416
db/db
                                                                                                             Lorain, OH 44053-1041
26526416
                    +Best Greening Services, 12830 Triskett Rd, Cleveland, OH 44111-2531
26526417
26526423
                    ++CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD,
                                                                                                        SOUTHFIELD MI 48034-8316
                     (address filed with court: Credit Acceptance,
                                                                                       25505 West Twelve Mile Road,
                        Southfield, MI 48034)
                    Chase Recievables, PO BOX 4415, Concord, CA 94524
+Coastal Credit, P.O. Box 205736, Dallas, TX 75320-5736
+Dr. Russell, Berkebile & Associates, 221 West 8th Street, Lorain, OH 44052-180
+ER Med Services of Lorain Inc, PO Box 936, Atlanta, GA 30301-0936
+Eagle Loan Company of Ohio, 633 Chestnut Commons Drive, Elyria, OH 44035-9609
26526420
26526422
26526425
                                                                                                            Lorain, OH 44052-1800
26526427
26526426
                     +First Credit, P.O. Box 630838, Cincinnati, OH 45263-0838
+First Federal Credit Control, Inc., 24700 chargrin blvd, cleve
+Genesis Card Services, PO Box 23039, Columbus, GA 31902-3039
26526428
26526429
                                                                                                          cleveland , OH 44122-5662
26526431
26526432
                      Halsted Financial Services, LLC, SKOKIE, IL 60076
26526434
                     +Law Offices of Robert A. Schuerger Co, LPA, 81 South Fifth St,
                                                                                                                 Suite 400,
                       Columbus, OH 43215-4323
                    Columbus, OH 43215-4323

+M & M Health Care, 6935 Woodlands Lane, Solon, OH 44139-4664

+Malorie A. Alverson, Esq, 35765 Chester Road, Avon, OH 44011-1262

+Maxi-Vac, PO Box 668, Dundee, IL 60118-0668

+Mercy Health, 3600 KOLBE RD, LORAIN, OH 44053-1652

+Mercy Health Physicians, PO BOX 1279, Oaks, PA 19456-1279

+Michael Post, 4570 Broadway, Lorain, OH 44052-5538

+Ohio Auto Finance, 750 Cleveland Street, Elyria, OH 44035-4142

+Total Card, Inc, 2700 S. Lorraine Place, Sioux Falls, SD 57106-3657

IIS Department of Education Direct Loan Servicing Center Greenville
26526436
26526437
26526438
26526439
26526440
26526441
26526444
26526448
                     US Department of Education, Direct Loan Servicing Center, Greenville, TX 75403-5609 +University Primary Care Practice, PO BOX 77217, Detroit, MI 48277-0217
26526451
26526450
26526449
                     +University hospitals,
                                                      11100 Euclid Ave, Cleveland, OH 44106-5000
Suite 2100, Cleveland, OH 44113-1902
                     +E-mail/Text: ustpregion09.cl.ecf@usdoj.gov Apr 01 2020 23:40:18 Cynthia J. Thayer, US Department of Justice, 201 Superior Avenue, Suite 441, Cleveland, OH 44114-1234
ust
                      EDI: CAPITALONE.COM Apr 02 2020 03:08:00
                                                                                    Capital One Bank USA, 15000 Capital One Drive,
26526419
                        Richmond, VA 23238
26526421
                     +E-mail/Text: bankruptcy@jdbyrider.com Apr 01 2020 23:42:13
                     12802 Hamilton Crossing Blvd, Carmel, IN 46032-5424 +E-mail/Text: bankruptcy@cavps.com Apr 01 2020 23:41:33
26526418
                                                                                                        Calvary SPV 1 LLC,
                     500 Summit Lake Drive, Valhalla, NY 10595-1340
+EDI: AMINFOFP.COM Apr 02 2020 03:08:00 First P
Sioux Falls, SD 57107-0145
                                                                                First Premier Bank,
26526430
                                                                                                               3820 North Louise Avenue,
26526433
                     +EDI: HFC.COM Apr 02 2020 03:08:00
                                                                          HSBC,
                                                                                    P.O. Box 30253,
                                                                                                             Salt Lake City, UT 84130-0253
                     +E-mail/PDF: resurgentbknotifications@resurgent.com Apr 01 2020 23:43:17
                                                                                                                               LVNV Funding,
26526435
                        P.O. Box 10497, Greenville, SC 29603-0497
                     +EDI: MID8.COM Apr 02 2020 03:08:00
26526443
                                                                           Midland Credit Management, Inc.,
                        2365 Northside Drive, #300, San Diego, CA 92108-2709
26526445
                     +E-mail/Text: Bankruptcy.notices@tax.state.oh.us Apr 01 2020 23:42:02
                      OHIO DEPARTMENT OF TAXATION, Bankruptcy Division, PO Box 530, Columbus, OH 43216-0530 EDI: PRA.COM Apr 02 2020 03:08:00 Portfolio Recovery Associates, LLC, P.O. Box 12914,
                                                                         Portfolio Recovery Associates, LLC,
26526446
                      Norfolk , VA 23541
EDI: NEXTEL.COM Apr 02 2020 03:08:00
26526447
                                                                             Sprint Corporation, 6200 Sprint Pkwy,
                        Overland Park, KS 66251
26526452
                     +EDI: VERIZONCOMB.COM Apr 02 2020 03:08:00 Verizon Wireless, P.O. Box 26055,
                        Minneapolis, MN 55426-0055
                                                                                                                                TOTAL: 14
               ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
26526442
                     Michael Post
26526424*
                     +Credit Acceptance Corp., 25505 West Twelve Mile Road, Southfield, MI 48034-8316
                                                                                                                                TOTALS: 1, * 1, ## 0
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Addresses marked $^{\prime}+^{\prime}$ were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 03, 2020 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 1, 2020 at the address(es) listed below:

David O. Simon, Trustee david@simonlpa.com, dosimon@ecf.axosfs.com
William J. Balena on behalf of Debtor Jennifer Lynne Pierson docket@ohbksource.com,
janet@ohbksource.com
William J. Balena on behalf of Debtor David Pierson docket@ohbksource.com,
janet@ohbksource.com

TOTAL: 3

o identify the case:		
David Pierson	Social Security number or ITIN xxx-xx-0627	
First Name Middle Name Last Name Jennifer Lynne Pierson	EIN Social Security number or ITIN xxx-xx-0363	
First Name Middle Name Last Name	EIN	
nkruptcy Court Northern District of Ohio	Date case filed for chapter 7 3/30/20	
	David Pierson First Name Middle Name Last Name Jennifer Lynne Pierson First Name Middle Name Last Name	

Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

with the court.				
		About Debtor 1:	About Debtor 2:	
1.	Debtor's full name	David Pierson	Jennifer Lynne Pierson	
2.	All other names used in the last 8 years		fka Jennifer Beyer	
3.	Address	1445 Nichols Ave Lorain, OH 44053	1445 Nichols Ave Lorain, OH 44053	
4.	Debtor's attorney Name and address	William J. Balena Balena Law Firm LLC 30400 Detroit Road Suite 106 Westlake, OH 44145	Contact phone (440) 365–2000 Email: docket@ohbksource.com	
5.	Bankruptcy trustee Name and address	David O. Simon, Trustee 55 Public Square Suite 2100 Cleveland, OH 44113–1902	Contact phone (216) 621–6201 Email: david@simonlpa.com	

For more information, see page 2 >

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6. Bankruptcy clerk's office

Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.ohnb.uscourts.gov.

United States Bankruptcy Court Howard M. Metzenbaum U.S. Courthouse 201 Superior Avenue

Hours open: se 9:00 AM – 4:00 PM

Contact phone 216-615-4300

Date: 4/1/20

Location:

7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

May 7, 2020 at 10:00 AM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

341 Meeting, H.M.M. US Courthouse, 201 Superior Ave, 6th Floor, Cleveland, OH 44114

*** Valid photo identification required ***
*** Proof of Social Security Number required ***

8. Presumption of abuse

If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.

The presumption of abuse does not arise.

9. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:

or Filing deadline: 7/6/20

You must file a complaint:

- if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or
- if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).

You must file a motion:

 if you assert that the discharge should be denied under § 727(a)(8) or (9).

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

10. Proof of claim

Please do not file a proof of claim unless you receive a notice to do so.

No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.

11. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

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